

Helping You **Take Control** of Your Healthcare Costs

The District's Joint Health Management Board (JHMB) continuously strives to build and maintain a cost-effective healthcare program for our employees, retirees, and their families. Earlier this year, we informed you about how the JHMB uses data to drive its decision-making regarding your benefits. Your day-to-day healthcare decisions have a significant impact on both the cost to you and the cost to the plan. This is especially true in terms of where you choose to receive certain treatments/procedures and the programs in which you choose to participate.

Location Impacts Pricing for Imaging Services

As we mentioned in the our Spring 2016 newsletter, each month the JHMB reviews its "Dashboard" – a key packet of data points that details revenue, expenses, and participation rates, among other things. The monthly review helps the JHMB identify trends and key gaps to make strategic adjustments to the plan. Recently, the JHMB began to notice wide variances in pricing specific to X-rays and CT scans, and decided to take a deeper look at the data.

X-Rays and CT scans can be used for diagnosis and treatment in a variety of situations -- from broken bones to blood clots. Determining the cost of an X-Ray or CT scan, or other diagnostic procedure, may be more complicated than simply knowing its price. Facility fees, charges for a specialist to read your results, and medications can all increase the cost. The prices at in-network facilities for the same or similar procedures vary — sometimes by hundreds or even thousands of dollars.

JHMB partners reviewed aggregate imaging claims from 2014 to 2015 and found that prices for common medical outpatient imaging services vary depending on the location where services are provided. The following are two key conclusions that JHMB reached from its dive into the numbers for its PPO plan participants -



X-Ray and CT Scan services at "free-standing" radiology centers or physician offices were generally 3-6 times less expensive than those at hospitals and medical centers.

Between hospitals and medical centers, the variance in costs was less but there were still notable price spreads of about 10-50%.

There are many reasons why there are significant price variations for seemingly similar imaging services at different healthcare facilities - including number of views taken and complexity of the service provided, among other factors. Yet, it's important to be aware of the simple fact that where you choose to go for services has a significant impact on the price you are charged.

Better Information for Better Decision-Making

The JHMB's primary purpose for reviewing and sharing this data is to help our plan participants become better healthcare consumers. As Consumer Reports noted in their Choosing Wisely™ series, "contracted prices that health plans negotiate with providers in their networks have little or nothing to do with the actual quality of services provided and everything to do with the relative bargaining power of the providers."

Understanding this market anomaly can help you drive better conversations with your doctor's office when being recommended for imaging services. Here are 3 quick tips to help you make the most cost-effective decision for your treatment:

- **Go to an in-network provider:** Visit www.JHMBHealthConnect.com/locating-network-providers for information on locating in-network providers.
- **Understand your insurance plan:** Find out the deductible, copay and out-of-pocket maximums to estimate your expected costs.
- **Shop around:** Once you estimate your costs, shop around for a facility within your network - it may not always be the facility initially recommended by your doctor's office.

New Rx Savings Program Reduces Costs by 30%

In an additional effort to help PPO plan participants take control of their healthcare costs, the JHMB launched the Envision Rx Personal Savings Program. The program allows members to pay pre-negotiated rates for select cosmetic and prescription dietary supplements.

Since the start of the program this year, **program participants have saved 30% off the retail costs** for the prescription drug purchases in these categories. The JHMB continues to look for ways to help you take control of your healthcare costs. For additional questions regarding this program and/or the prescription drug benefit, please contact EnvisionRx Help Desk at (800) 361-4542.

Taking Control of Your Health

Special Feature from ChiroMetrics

For more than seven years now, Fresno Unified School District has partnered with ChiroMetrics to provide Chiropractic benefits to District members. ChiroMetrics provides a large panel of quality professionals that allows members to get the treatment they need in a cost effective manner.

We at ChiroMetrics are pleased to provide you with the best opportunity for a great chiropractic experience to improve your health. While all members of the District have access to this benefit, many are unfamiliar with chiropractic care and how it can be a critical part of your healthcare.

Can a Chiropractor Help You?

Chiropractic care is a well-established form of treatment that has grown in popularity over the past few decades. According to the Annals of Internal Medicine, "Chiropractic is the largest, most regulated, and best recognized of the complementary and alternative medicine professions" (2002). Chiropractors use manipulation of the spine to treat many conditions, including back pain, neck pain, joint pain and headaches. A chiropractor's specific focus on musculoskeletal issues ensures that they treat underlying problems that many treatments ignore. The most important things to remember about chiropractic are that it works, it is cost effective, and patients are highly satisfied.

Numerous studies have concluded that chiropractic treatment has better outcomes for neck pain, back pain and headaches than other professions treating these disorders, and it has also been shown to be very cost effective. According to the Journal of Manipulative and Physiological Therapeutics, "insurance companies that restrict access to chiropractic care for low back pain treatment may inadvertently pay more for care than they would if they removed such restrictions" (2010).

Chiropractic care is popular with patients due to its effectiveness, but there are additional benefits as well. The more effective outcomes are often cheaper and faster with a more sustained benefit. In many cases chiropractic is more effective than physical therapy and general practitioners in treating conditions such as neck pain (Annals of Internal

Medicine, 2002).

Chiropractic care can reduce the need for expensive and painful surgery (Spine, 2010) and it also has a better chance of reducing pain than medication (Annals of Internal Medicine, 2002). For these reasons, chiropractic care can help people feel better faster and at a lower cost. Not only

do people spend less time in pain, they also save the time, money and energy associated with complicated surgery, which often leaves people recovering for days or longer.



What Can You Expect From a Chiropractic Visit?

The initial visit typically consists of standard medical paperwork, an examination of the spine and related structures. X-rays are occasionally used to determine if there are any other conditions that might affect the outcome of treatment. Once the chiropractor has determined the diagnosis he or she will initiate treatment. The treatment can consist of physiotherapy devices such as hot packs, ice packs, stretching and other modalities, depending on what the doctor believes is necessary. The purpose is to restore function to the body and allow the patient to live as pain free and functional as possible.

Learn More

As a Fresno Unified plan member you are entitled to 28 visits each plan year and you are only responsible for your \$5 copayment. To learn more about your benefits, please visit www.FUSDchiro.com. There you will find a summary of your benefits and a list of contracted providers in your area. The friendly, helpful staff at ChiroMetrics is always happy to help with any questions or concerns you may have about your benefit. You can reach the ChiroMetrics offices at (559) 400-6220. We look forward to hearing from you and are happy to help you get the care you need. Let ChiroMetrics help you take control of your health this year!

Benefit Plan Updates

Reminders & Upcoming Changes to Your Benefits



Retiree Medical Premium Payments **NEW** Automatic Deduction Process

Until recently, the District has been limited in its options to receive payments associated with retiree Medical, Dental, Vision and/or Life Insurance premiums. In the past, only Medical premiums were allowed to be deducted from retiree's CalSTRS/CalPERS warrants. Effective immediately, retiree premiums can now be automatically deducted from CalSTRS/CalPERS warrants, as applicable.



What Does This Mean for Retirees? Peace of Mind

Once a retiree fills out a premium deduction authorization form and it is processed through CalSTRS/CalPERS, a retiree will no longer have to send in monthly checks for their medical, dental, vision, and/or life insurance premium.

As Medical, Dental, Vision and/or Life insurance premiums will automatically be deducted from a retiree's CalSTRS/CalPERS warrant on a monthly basis, if the District receives a check for these plans, the District will return the check via U.S mail.

If retiree premium rates change in the future, these changes will automatically be reflected on a retiree's CalSTRS/CalPERS monthly warrants. No action will be required on the part of the retiree.

For more information about this new change, please contact the Benefits Department at (559) 457-3520.

REMINDER: Changes to Rx Copays and Supplies in 2017

Does Not Apply to the EnvisionRx Plus Medicare Part D Plan

EnvisionRxOptions and the Fresno Unified School District are always working together to find ways to provide better prescription coverage while managing the rising costs of prescription medications. Effective January 1, 2017, the copay tier structure and the amount of days for which you can receive supplies will change. For more details on these plan changes, review the "Plan Option A and Option B (PPO) Updates" section in this year's Open Enrollment announcement available online at: www.JHMBHealthConnect.com/6451.

Enhancements to Standard Life Insurance Benefits – Effective 2017

Recently, the District has approved enhancements to the Life Insurance plans offered by The Standard Life Insurance Company ("The Standard"). While 2 of the 3 enhancements were specific to the 2017 Open Enrollment period, it's important to note that, as of January 1, 2017, there will no longer be an automatic termination of the spouse/domestic partner life insurance policy at age 70.

Instead, coverage will continue beyond age 70, though it will be subject to the age reduction schedule based on the member's age. For more information about this change and other recent enhancements, you may review the full announcement and supplemental materials at: www.JHMBHealthConnect.com/6520.

New Plan Amendment

The JHMB has recently amended the Plan Document in following section:

- Prescription Drug Tiers and Available Day Supplies for Plan Options A and Plan B (*Effective 1/1/2017*)

The JHMB recommends that you review any plan amendments to understand how they may affect your plan usage. To view plan amendments and to stay updated on your benefit plan offerings, visit: www.JHMBHealthConnect.com/your-benefits.



Fresno Unified School District

Benefits and Risk Management

Fresno Unified School District

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This is HealthConnect, a publication from your FUSD Joint Health Management Board (JHMB).

For more information, visit the HealthConnect website at www.JHMBHealthConnect.com.

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HealthConnect

Telehealth - Quality Care at Your Fingertips

Delta PlushCare

PPO Plan Options A & B

The PlushCare network of telehealth physicians is available to all PPO medical plan participants and covered family members for **just \$5 per appointment** - *no deductible applies when using PlushCare!* Using Delta PlushCare is simple and convenient: you call or video chat with a doctor; he or she will diagnose your health issue and provide recommended treatments based on your symptoms, and if appropriate, the doctor can write a prescription and have it sent immediately to the pharmacy of your choice.

Telehealth is convenient for diagnosing and treating many non-acute medical conditions. PlushCare provides you with on-demand access to U.S. Board certified physicians via secure video or by phone. Their physicians provide the same level of care as in-person visits, including electronic prescriptions to your pharmacy in seconds. Appointments are available 24 hours a day, 7 days a week. Visit www.JHMBHealthConnect.com/telehealth-at-your-fingertips for details on how to use this service.



Kaiser Permanente

Plan Option C

As a Plan Option C participant, Kaiser Permanente provides you with a myriad of ways to meet with your physician or schedule an appointment. If you are pressed for time and/or prefer to meet with your physician via video, you can schedule an appointment in minutes by phone or using your mobile phone or computer. Kaiser recommends that participants download the KP Preventive Care app for the most convenient experience in scheduling appointments and conducting video visits. However, you can also visit their website at kp.org/mydoctor/videovisits for more details on how to use their telehealth services.